Banking service in Jharkhand

3391. SHRI PARIMAL NATHWANI: Will the Minister of FINANCE be pleased to state:

(a) the rate of per capita bank branches in Jharkhand;

(b) the amount of advances sanctioned to agriculture sector;

(c) the ratio of disbursement and recovery;

(d) whether there is any planning to grant more funds to agriculture sector;

(e) if so, the details thereof;

(f) whether there is any move to open new branches of Nationalised and Regional Rural Banks (RRB) in rural areas of Jharkhand;

(g) if so, the details thereof; district-wise; and

(h) the ratio of savings and advances?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) According to information reported by the Jharkhand State Level Bankers' Committee (SLBC), there were 15636 persons per bank branch in the State as on 30.6.2009.

(b) and (c) The amount of advances sanctioned to the Agriculture sector in Jharkhand was Rs. 213.40 crore as on 30.06.2009 while the ratio of disbursement to recovery was 2.59 : 1.

(d) and (e) Yes, Sir. As per the Annual Credit Plan for 2009-10 for Jharkhand, the target for disbursement under Agriculture Sector has been stepped up to Rs. 2419 crores.

(f) and (g) According to the action Plan suggested by the State Government to Banks in Jharkhand, the target for opening of branches during 2009-10 is 180, out of which Regional Rural Banks have to open 40 branches. Most of the branches have to be opened in un-banked/under-banked rural areas of the State. As reported by the SLBC, district-wise details are not available.

(h) The ratio of savings to advances is reported as 2.29 : 1, according to the above source.

Loan waiver for loan taken from money lenders

3392. SHRI PRAKASH JAVADEKAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that many farmers in the country approach private money lenders for their agriculture needs;

(b) if so, the details thereof;

(c) whether Government is planning loan waiver for such farmers; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) As per National Sample Survey Organisation data on 'Indebtedness of Farmer Households' (2003), 51.4% of farmer households do not access credit, either from institutional or non-institutional sources. 27.30% of total farm households are indebted to formal sources and 21.3% to informal sources, including moneylenders.

(c) and (d) No, Sir. However, in order to address the issue that in some regions of Maharashtra, a large number of farmers had taken loans from private moneylenders and the loan waiver scheme did not cover them, an announcement has been made in the Budget 2009-10 to set up a task force to examine the matter in detail and suggest the future course of action.

Excess staff in Ministries

†3393. SHRI BALBIR PUNJ: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Commission for Expenditure Reforms' constituted under the Chairmanship of K.P. Geeta Krishan has said that 20,000 posts in 36 Ministries are useless;

(b) whether the Commission has recommended to retrench one lakh posts in attached and subordinate offices of these Ministries; and

(c) if so, whether Government is considering to take any action accordingly after contemplating recommendations made by the Commission?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) This Ministry set up the 'Expenditure Reforms Commission (ERC)' under the Chairmanship of Shri K.P. Geethakrishanan on 28.2.2000. The ERC had presented 10 reports in all covering 36 Ministries/Departments/Organizations. Among other recommendations made relating to staff strength, the ERC recommended abolishing around 42,000 posts. Against this, as per information available, around 26,581 posts have been abolished.

Work studies conducted by the SIU

3394. SHRI MANGALA KISAN: Will the Minister of FINANCE be pleased to state:

(a) whether the Staff Inspection Unit (SIU) is conducting work studies in various Departments/Ministries of Government and some other autonomous bodies;

(b) if so, the Departments/Ministries where such studies are going on;

(c) whether objections have been received in any of the Departments over the process and method used by SIU to assess the actual work load;

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†Original notice of the question was received in Hindi.